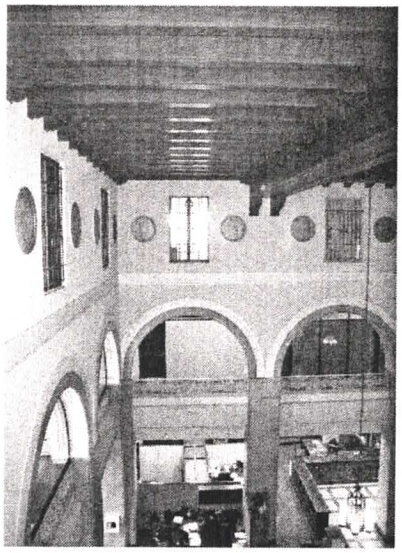
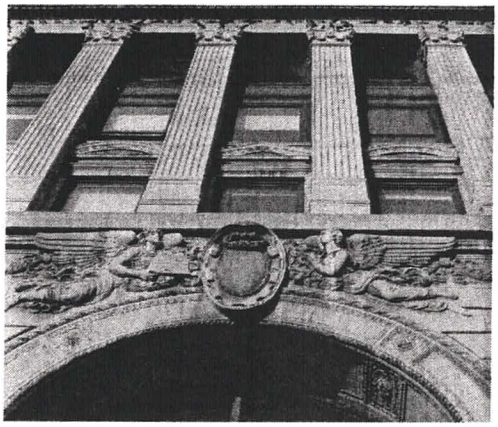
LANDMARK DESIGNATION REPORT





Home Bank and Trust Company Building

1200-08 N. Ashland Ave./1600-12 W. Division St.

Preliminary Landmark recommendation approved by the Commission on Chicago Landmarks, December 1, 2005

CITY OF CHICAGO
Richard M. Daley, Mayor

Department of Planning and Development
Lori T. Healey, Commissioner

The Commission on Chicago Landmarks, whose nine members are appointed by the Mayor and City Council, was established in 1968 by city ordinance. The Commission is responsible for recommending to the City Council which individual buildings, sites, objects, or districts should be designated as Chicago Landmarks, which protects them by law.

The landmark designation process begins with a staff study and a preliminary summary of information related to the potential designation criteria. The next step is a preliminary vote by the landmarks commission as to whether the proposed landmark is worthy of consideration. This vote not only initiates the formal designation process, but it places the review of city permits for the property under the jurisdiction of the Commission until a final landmark recommendation is acted on by the City Council.

This Landmark Designation Report is subject to possible revision and amendment during the designation process. Only language contained within the designation ordinance adopted by the City Council should be regarded as final.

Home Bank and Trust Company Building

(later Manufacturers National Bank; now MB Financial Bank)
1200-08 N. Ashland Avenue/1600-12 W. Division Street

Built: 1925-26
Architect: Karl M. Vitzthum & Co.

The Home Bank and Trust Building, located at the prominent "six-corners" intersection of Milwaukee Ave./Ashland Ave./Division St. on Chicago's Near Northwest Side, exemplifies the critical role that banks played in the history and development of Chicago's neighborhoods in the late 19th and early 20th centuries. Focused on catering to, and reinvesting in, their surrounding communities, neighborhood banks provided mortgages, business loans, and checking and savings accounts for middle- and working-class Chicago residents and neighborhood businesses. Built in the heart of Chicago's former "Polish downtown," this bank building illustrates the historic importance of the city's neighborhood commercial centers to the development of Chicago, which allowed residents to do their banking, shopping, and most other business close to home.

A handsome example of the Classical Revival style, the Home Bank and Trust Building (commonly known as the Manufacturers Bank Building, and now occupied by MB Financial Bank) is one of the finest neighborhood bank buildings in Chicago and is a prominent visual landmark for its community. This imposing structure is readily distinguished from the surrounding streetscape due to its six-story height, which rises above the existing commercial streetscape, as well as its distinctive and monumental Classical Revival-style design and finely detailed ornamentation.

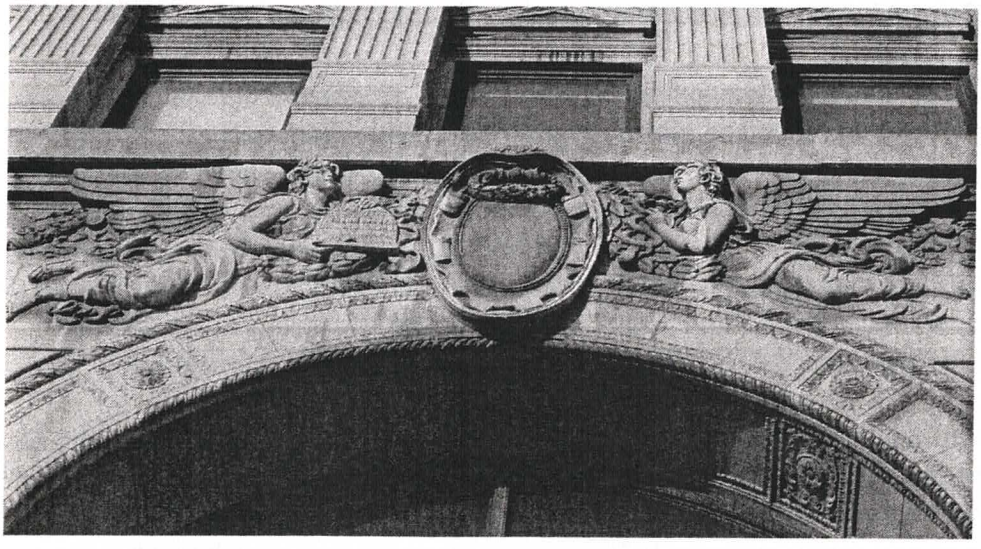
The building was designed by Karl M. Vitzthum, an important early 20th century architect in Chicago, whose firm designed some of the city's most visible tall office buildings, including the One North LaSalle Building (1930). Vitzthum was especially noted for his bank architecture and designed over fifty banks throughout the Midwest, including several in Chicago.

History of Chicago's Neighborhood Banks

During the early 20th century, the establishment of neighborhood banks played a major role in bolstering the development of Chicago's neighborhoods. The rapid expansion of the city and its transportation network resulted in a vast series of outlying neighborhoods by the early 1900s, each of which had its own identity and shopping district. Bustling local commercial centers—typically located at points where street car lines intersected or near elevated rail lines—offered a wide range of venues for shopping and entertainment, featuring clusters of small shops, restaurants, theaters, office buildings and department stores. These "cities within a city" met the basic needs of residents, who saw little reason to travel to downtown Chicago regularly.

Due to Illinois banking laws prohibiting branch banking, a large number of banks were established throughout Chicago to serve neighborhood banking needs, including mortgages, business loans, and checking and savings accounts for middle- and working-class residents and neighborhood businesses. Neighborhood banks focused on catering to, and reinvesting in, their surrounding communities, responding to the need for local financial services. The growth of outlying banks in Chicago was very closely tied to real estate development in the neighborhoods. Each grew with the prosperity of the other. In many cases, profits of the banks were due to money made on their real estate loans.

The Home Bank and Trust Company Building is located on the northwest corner of N. Ashland Ave. and W. Division St., overlooking the "six-corners" Ashland-Division-Milwaukee intersection on Chicago's Near Northwest Side.



The Home Bank and Trust Company Building (commonly known as MB Financial Bank) is a six-story Classical Revival-style building. Clad with gray limestone, the building is handsomely ornamented with allegorical carved-stone figures and other Classical-style decoration.

Reflecting their neighborhood focus, banking institutions were typically organized by prominent local businessmen who served as directors and officers, and bank stock was generally owned by local residents and merchants. Many private banks reorganized under state charters following the enactment of a law in 1919 prohibiting their existence. A July 28, 1921, advertisement in the *Chicago Tribune* highlights a view of neighborhood banks at the time:

> The result of the very bigness of Chicago has brought about localized business centers. Step by step with the growth of Chicago has come the establishment of a wonderful array of outlying banks. These financial institutions exert a tremendous influence on the business and civic life of Chicago. They are more than clearing houses of their respective community. In most cases they are the community centers as well. On the evenings in the hours these banks open their doors to the public, hundreds of thousands of people assemble to transact their banking business. Not only are these banks safe, convenient depositories for the funds of the people, they are investment centers.

Although Chicago's 19th-century banks were typically housed in a portion of an existing commercial building, during the early 20th century the city's banks usually were built as freestanding, purpose-built structures. Their designs usually stayed within a very conservative style that projected their role as quasi-civic institutions. Through the late 1920s, most banks in Chicago neighborhoods featured the Classical Revival, a style that conveyed an image of permanence and stability. The 1893 World's Columbian Exposition in Chicago, which emphasized Classical architecture of the past, had played an influential role in popularizing the style in the 1890s. It remained the architectural style of choice for civic and prominent commercial buildings such as banks. Buildings constructed in this style utilized Classical forms and details derived from a variety of sources, including the architecture of ancient Greece and Rome and the buildings of later, Classically-influenced eras such as the Renaissance, Baroque, and Rococo periods.

Neighborhood bank buildings were typically sited at corners of key intersections in neighborhood commercial districts, serving as prominent visual landmarks for residents of those neighborhoods. These imposing structures were readily distinguished from the surrounding streetscape due to their distinctive formal and often monumental designs, high-quality cladding materials such as limestone, and fine craftsmanship and detailing. Although the two- to three-story height of most bank buildings was in scale with the surrounding streetscape, some banks were located within office buildings that were considerably larger. These six- to 12-story buildings sharply contrasted with the existing low-scale commercial streetscape.

In 1900 there were only 11 outlying bank buildings in Chicago, with total deposits of about $22 million. New banks continued to open during the years prior to World War I, and 1914 saw 66 outlying banks with deposits of $126 million. However, the greatest proliferation of neighborhood banks occurred during the 1920s, a period of tremendous growth for Chicago. In 1924 there were 173 outlying banks with total deposits of $615 million. At their peak in January 1929, 195 neighborhood banks boasted deposits of $769 million. There were more deposits in Chicago's outlying neighborhood banks than in all the combined banks of six states—Idaho, New Mexico, Wyoming, Delaware, Montana, and North Dakota.

Chicago's neighborhood commercial centers typically developed along major streetcar routes and served neighborhood residents with basic shopping and business. Above: A typical scene in 1910 at the commercial intersection of Milwaukee and Chicago Avenues. Bottom: To the northwest, at the prominent "six-corners" intersection of Milwaukee, Ashland, and Division, the Home Bank and Trust Building (now occupied by MB Financial Bank) overlooks the landscaped triangle formed by the three intersecting streets.

The spectacular growth of Chicago's neighborhood banks over such a short period of time made the panic that occurred after the Stock Market Crash of 1929 all the more devastating. Between 1929 and 1932, a wave of bank failures reduced the ranks of Chicago's 195 outlying banks to 110, as the institutions paid out the enormous sum of $450 million on depositors' demands. For many banks, the process of liquidation continued throughout the 1930s.

As the growth of outlying banking in Chicago was closely tied to real estate developments in its neighborhoods, the tremendous deflation in Chicago real estate and real estate investments played an important role in their rapid decline. The real estate situation grew steadily worse following a wave of bank failures through the early 1930s. The panic that ensued during bank runs at that time was described in a March 1932 article in Chicago's *Commerce* magazine:

> There was scarcely a neighborhood bank that did not have an out and out run. In more than one hundred banks, at one time, crowds pushed and jostled as people fought to draw money. Hysteria was everywhere. Bank officers, directors and business men made speeches from the counter tops in crowded lobbies. Words availed but little and cash continued to be paid out. In six months after that 20 more banks had closed in the wake of that tidal wave.

By 1933, President Franklin D. Roosevelt concluded that only a national "bank holiday" would restore the system. Soon thereafter Congress changed most of the banking laws and the Federal Deposit Insurance Corporation (FDIC) was established. Chicago banks stabilized, but only after huge losses. Full recovery did not occur until after World War II.

Building History and Design

The Home Bank and Trust Company was organized in 1911 by Ralph I. Terwilliger with capital of $300,000. The bank was originally located at 1225 N. Ashland Avenue, just north of Division and across the six-corners Milwaukee-Ashland-Division intersection from the current building, in Chicago's West Town community area (also commonly known as the Near Northwest Side). Its directors and patrons were largely individuals of Polish descent, an ethnic group that dominated the surrounding neighborhood at that time.

The eastern portion of West Town—including the land upon which the Home Bank and Trust Building stands—was included within the city's original 1837 boundaries. However, the area remained largely unsettled until the 1860s and 1870s, when Poles, Germans and Scandinavians were attracted to the emerging industrial development along the North Branch of the Chicago River and Milwaukee Avenue. By the early 1900s, Poles had become the largest ethnic group in the area, and the six-corner Ashland-Division-Milwaukee intersection became known as the city's "Polish downtown." The city's major Polish-American

organizations were located near this intersection at one time, including the Polish National Alliance at 1520 W. Division Street. A few blocks to the east, St. Stanislaus Kostka church at 1500 N. Noble served as the "mother church" of Chicago's Polish-dominant Roman Catholic parishes.

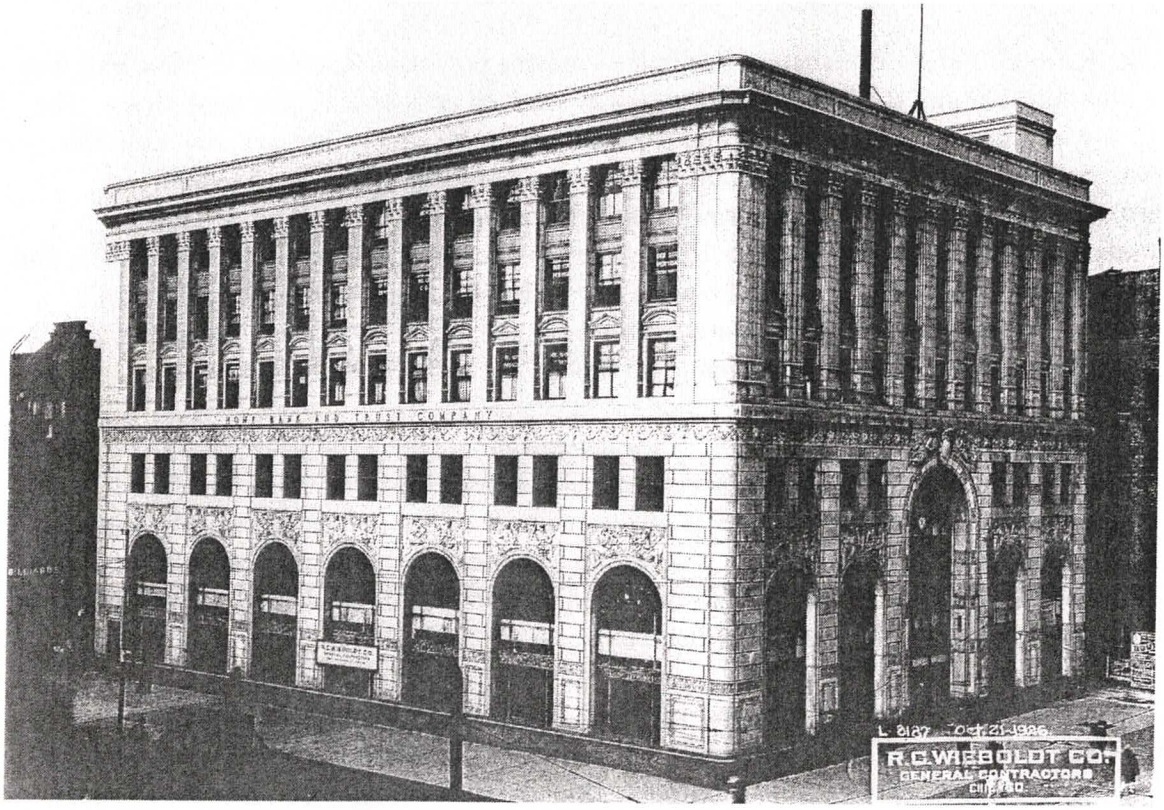
The Home Bank and Trust Company quickly became a thriving institution, with deposits growing from $244,585 in 1911 to $9,096,854 in 1924. Peter Evans, an active figure in Chicago's financial community, served as president of the Home Bank and Trust Company from 1919 until at least 1926, its period of greatest expansion. Directors of the bank during the mid-1920s included Paul Drymalski, president of the Polonia Coal Company; Ernst Fenske of Fenske Brothers, furniture manufacturers; Thomas R. Hair, treasurer of the Northwestern Yeast Company; and E.K. Jarecki, a Cook County judge.

The Home Bank and Trust Company's success necessitated a larger building by the early 1920s, and in 1925 the architecture firm of Karl M. Vitzthum & Company was hired to design a six-story bank and office building at 1200-08 N. Ashland, across the street from its former quarters. Five structures along Division Street were demolished to make way for the new bank, including a three-story billiard hall on the corner, a one-story motion picture house, and three flat buildings. Several additional flat buildings to the west were later demolished to accommodate the bank's parking lot.

The R.C. Wieboldt Construction Company—whose president Raymond C. Wieboldt was a director of Home Bank and Trust Co.—was selected as contractor for the project. The firm was noted for its erection of many prominent buildings in Chicago, including the Museum of Science and Industry, the Shedd Aquarium, and the city's Wieboldt department stores. A building permit was obtained in July 1925 and construction proceeded rapidly. The first three floors were under construction by September 1925, and the entire building was completed by October 1926. Built at a cost of $1 million, the stately new building housed banking facilities on the lower three floors, including a grandly-scaled banking hall, and rental offices on the upper floors.

Despite the construction of its impressive new building, the Home Bank and Trust Company could not escape the impact of the Great Depression. It closed on July 1, 1930, reopening ten days later after its reorganization under a national charter as the United American Trust and Savings Bank, which failed in turn the following year. After a period of underuse, Manufacturers National Bank acquired the building in 1948. The building is currently used as a branch of MB Financial Bank.

The Home Bank and Trust Company Building is a handsome Classical Revival-style building and exhibits fine design and craftsmanship in limestone. The six-story building faces east towards the triangular mini-park formed by the Milwaukee-Ashland-Division intersection, and extends 100 feet along Ashland Avenue and 123 feet along Division Street. Both street elevations are sheathed in gray Bedford limestone above a low, granite water table. The north (alley) and west (parking lot) elevations are clad in buff colored brick.



Top: Buildings at he northwest corner of N. Ashland Ave. and W. Division St. before the construction of the Home Bank and Trust Company Building. Bottom: Home Bank and Trust just before completion in 1926.

The three-story base of the building is visually separated from the floors above by a Classical frieze ornamented with Classical ornament such as bulls-heads, swags, rosettes and ribbons.

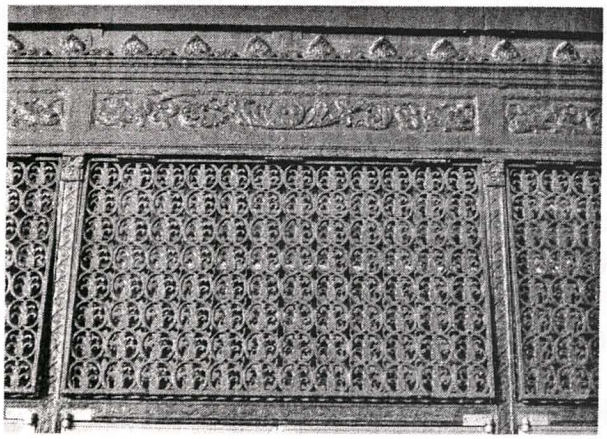
The visually impressive main bank entrance on Ashland Avenue, set within a three-story-tall, monumental, round arch, is topped by two finely carved angels flanking a shield and is surrounded by stone ornamentation that includes rope molding and square rosette panels. At its base are three pairs of glass doors framed in brass and surmounted by elaborate metal grillework. A round clock is situated within the multi-paned glass of the soaring, arched window above. A secondary entrance door accessing the building's office floors is situated at the northern end of the Ashland façade.

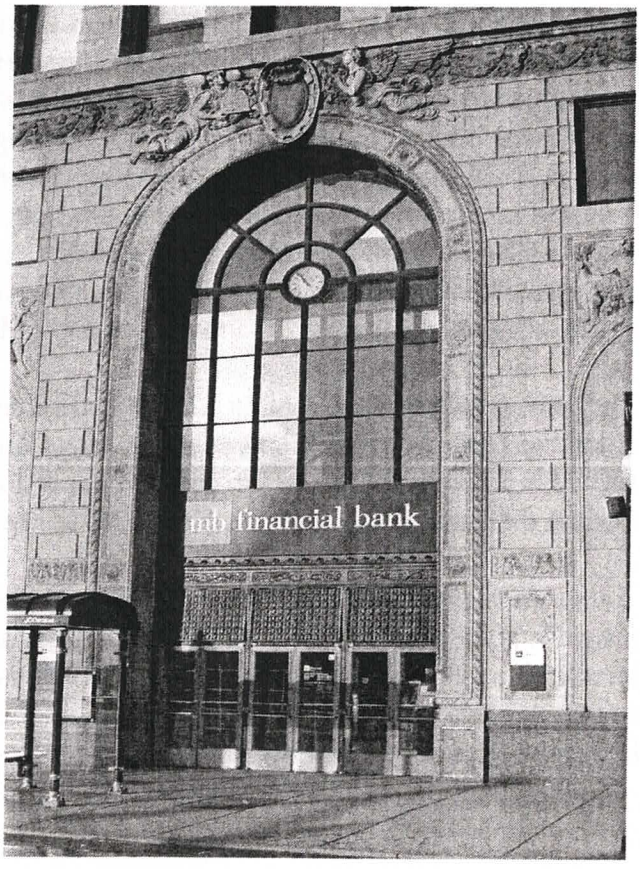
Aside from the Ashland Avenue entrances, both street elevations have similar overall designs. Two-story arches (originally open with transparent glass, but now closed with concrete) at the base of the building are topped with low-relief sculptures featuring allegorical Classical-style figures flanking shields and bearing symbols of labor, such as farm produce. The upper three floors are graced by three-story-high fluted Corinthian pilasters that visually separate the window bays. Fourth- story windows are topped by alternating triangular- and segmental-arched pediments, while decorative-metal spandrels are situated between the fifth- and sixth-story windows. All fenestration is comprised of an awning window surmounted by a single fixed pane. The roofline is ornamented with a modillion-decorated cornice.

Inside, the building has retained its original large-scale, visually impressive banking hall, also in the Classical Revival style but combined with medieval-influenced details, a combination of historic styles typical of 1920s eclecticism. The soaring three-story space is sheathed in cream-colored marble and edged with black marble, while the floor is paved with cream-colored marble with decorative brown accents. Two-story-high round arches feature decorative metal railings, while third-floor windows are ornamented with decorative-metal grilles. The banking hall's walls have a variety of Classical-style ornament, including medallions ornamented with the busts of Classical mythological figures. Original bank furniture includes glass writing tables with decorative brass bases. Black marble teller counters surmounted by glass windows and brass grillework grace the north and south sides of the hall beneath the overhang of the second floor.

The banking hall ceiling in contrast is influenced by medieval design. Gothic Revival-style metal chandeliers hang from the ceiling, which features a large, rectangular, opalescent-glass skylight set within a wooden-beam ceiling ornamented with medieval shields and carved brackets. Overall, the banking hall retains excellent physical integrity.

Today, the Home Bank and Trust Company Building remains a commanding visual presence at its prominent site at the Ashland-Division-Milwaukee commercial intersection. This imposing structure is readily distinguished from the surrounding streetscape due to its six-story height and monumental scale, distinctive Classical design, limestone sheathing, and fine ornamentation and craftsmanship.





Top: The Home Bank and Trust Company Building in November 2005.

Right: The grandly-scaled bank entrance facing Ashland. Above: The entrance is ornamented with finely-detailed metal grillwork.

The building's exterior is ornamented with well-crafted Classical-style decoration, including (top) angels flanking a medalion over the main banking entrance and upper-floor pilasters and pediments; and (bottom) allegorical figures above the now-blocked ground-floor windows.

Architect Karl M. Vitzthum

Karl M. Vitzthum (1880-1967), the architect of the Home Bank and Trust Company Building, was well-known for his early 20th-century bank architecture, designing more than fifty banks throughout the Midwest. Other Chicago banks designed by Vitzthum include the Hyde Park Bank at 1525 E. 53rd Street (1929), Marquette State Bank at 6314-20 S. Western Ave. (1925), and the Pioneer Trust and Savings Bank at 4000 W. North Ave. (1926).

Vitzthum was born in Tutzing, Germany and educated at the Royal College of Architecture in Munich before coming to the United States in 1902 and to Chicago in 1914. Vitzthum initially worked for such prominent architectural firms as D.H. Burnham and Co. and its successor firm, Graham, Anderson, Probst and White. After 1919, he headed the firm of K.M. Vitzthum & Co, which focused on the design of commercial, industrial, and large residential buildings. His junior partner, John J. Burns (1886-1956), was born in New York City and graduated from Washington University in St. Louis. The farther of nine children, he lived in the Rogers Park area of Chicago and was in partnership with Vitzthum for forty years.

K.M. Vitzthum & Company designed some of Chicago's most visible tall office buildings, including the One North LaSalle Building (1930), the Bell Building at 307 S. Michigan Ave. (now the Old Republic Building, 1925), the Midland Hotel at 276 W. Adams St., (formerly the Midland Club Building, 1927), and the Steuben Club Building at 188 W. Randolph St. (1929). The firm also designed ecclesiastical buildings, such as St. Peter's Catholic Church at 110 W. Madison Street and St. Thomas Aquinas Church at 4301 W. Washington Boulevard (1925).

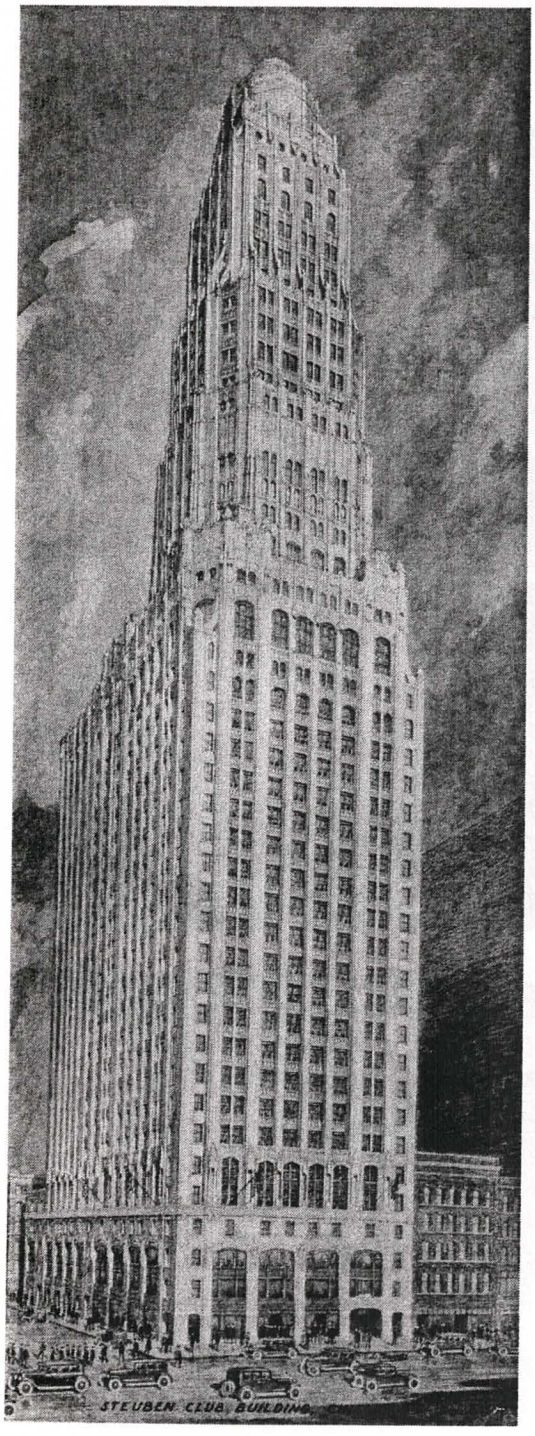
Criteria For Designation

According to the Municipal Code of Chicago (Sect. 2-120-690), the Commission on Chicago Landmarks has the authority to make a final recommendation of landmark designation to City Councilfor a building, structure, object, or district if the Commission determines it meets two or more of the stated "criteria for landmark designation," as well as possesses a significant degree of its historic design integrity.

The following should be considered by the Commission on Chicago Landmarks in determining whether to recommend that the Home Bank and Trust Company Building be designated a Chicago Landmark.

Criterion 1: Critical Part of the City's History

Its value as an example of the architectural, cultural, economic, historic, social, or other aspect of the heritage of the City of Chicago, State of Illinois or the United States.



Top right: Karl M. Vitzthum, the architect of the Home Bank and Trust Company Building. Vitzthum designed significant skyscrapers such as (left) the Steuben Club Building at 188 W. Randolph St. and (bottom right) the One North LaSalle Building (designated a Chicago Landmark).

Vitzthum also is known for his design of nieghborhood bank buildings, including (top) the Hyde Park-Kenwood Bank Building at 1525 W. 53rd St. and (right) the Pioneer Bank and Trust Building at 4000 W. North Ave.

- The Home Bank and Trust Company Building exemplifies the critical role that neighborhood banks played in the history and development of Chicago in the late 19th and early 20th centuries. Focused on catering to, and reinvesting in, their surrounding communities, neighborhood banks provided mortgages, business loans, and checking and savings accounts for middle- and working-class residents and local businesses.

- The phenomenal expansion of Chicago's outlying banks—growing from four in 1874 to 195 in 1929—represents the rapid outward development of the city and its transportation network during those years of great growth for the city.

- The siting of the Home Bank and Trust Company Building at a key "six-corner" intersection on Chicago's Near Northwest Side—historically known as the "Polish downtown" for its strong associations with the Polish-American community in Chicago—illustrates the importance of the city's neighborhood commercial centers, which allowed residents to do most of their banking, shopping, and other business close to home.

Criterion 4: Important Architecture

Its exemplification of an architectural type or style distinguished by innovation, rarity, uniqueness, or overall quality of design, detail, materials or craftsmanship..

- The Home Bank and Trust Company Building is an excellent early 20th-century neighborhood bank building, a building type of importance to the visual character of Chicago's neighborhoods, and is one of the finest such buildings in the city.

- The building is a handsome example of the Classical Revival style, which greatly influenced American architecture during the early years of the 20th century. Inspired by the buildings of ancient Greece and Rome, Classical Revival architecture achieved great popularity after the 1893 World's Columbian Exposition in Chicago, where architects adapted Classical forms and ornament to create a visually stunning ensemble of buildings and other structures.

- The building possesses a distinctive monumental scale and exhibits fine design and craftsmanship in both materials and detailing. Sheathed in limestone, its exterior features finely-carved low-relief panels and a profusion of other high-quality Classical-style ornament, including low-relief allegorical Classical figures, a frieze band decorated with Classical motifs, fluted Corinthian pilasters, triangular- and segmental-arched pediments, and a modillion-detailed cornice.

- The building retains a visually dramatic three-story banking hall, combining both Classical- and medieval-influenced ornamentation. The hall combines cream-colored marble walls with two-story-high round arches with decorative-metal railings; black-marble and brass teller counters; brass-and-glass writing tables; and a wood-beam ceiling ornamented with carved brackets and medieval shields and framing an opalescent-glass skylight.

Criterion 5: Important Architect

Its identification as the work of an architect, designer, engineer, or builder whose individual work is significant in the history or development of the City of Chicago, the State of Illinois, or the United States.

- Karl M. Vitzthum, the architect of the Home Bank and Trust Company Building, was an important early 20th-century architect in Chicago, whose firm designed some of the city's most striking 1920s-era skyscrapers, including the One North LaSalle Building (1930) and the Steuben Club Building at 188 W. Randolph St. (1929).

- Vitzthum was an important bank architect in the early 20th century, designing more than fifty banks throughout the Midwest. In addition to the Home Bank and Trust Company Building, his Chicago bank designs include the Hyde Park Bank at 1525 E. 53rd Street (1929), Marquette State Bank at 6314-20 S. Western Ave. (1925), and the Pioneer Trust and Savings Bank at 4000 W. North Ave. (1926).

Criterion 7: Unique Visual Feature

Its unique location or distinctive physical appearance or presence representing an established and familiar visual feature of a neighborhood, community, or the City of Chicago.

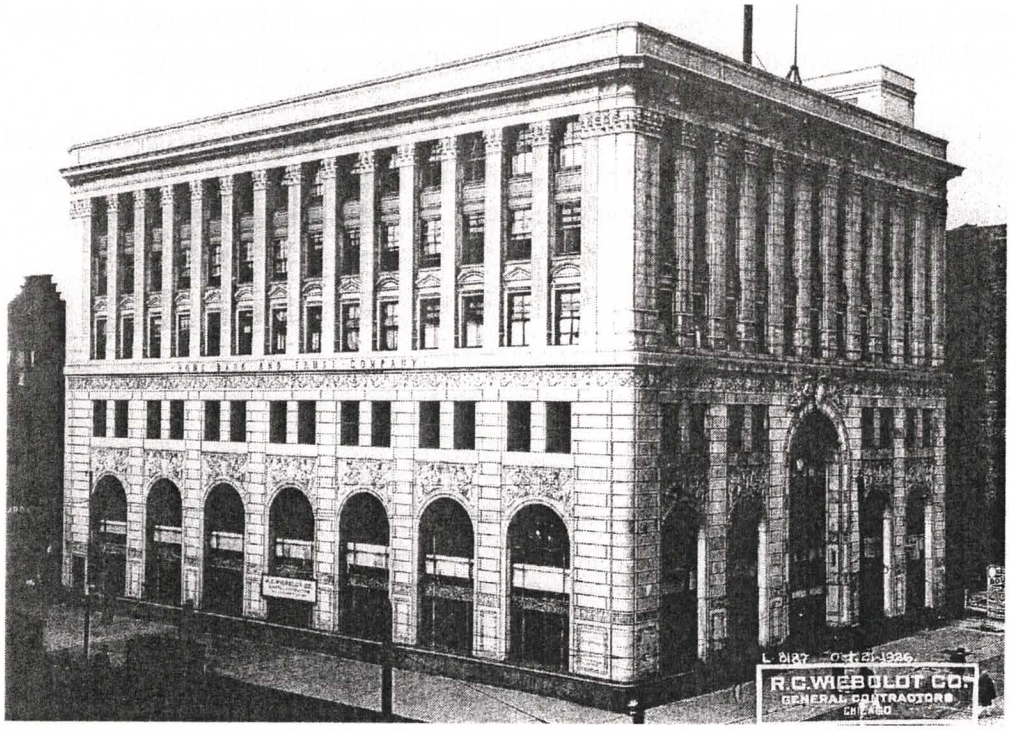
- The Home Bank and Trust Company Building is a commanding visual presence at the intersection of Ashland, Division, and Milwaukee, one of Chicago's spatially distinctive "six-corners" commercial intersections. This imposing structure is a visual "landmark" in the West Town community area and is readily distinguished from the surrounding streetscape due to its six-story height and monumental scale, limestone cladding, distinctive Classical Revival-style design, and finely-detailed ornamentation.

Integrity Criteria

The integrity of the proposed landmark must be preserved in light of its location, design, setting, materials, workmanship and ability to express its historic community, architecture or aesthetic value.

The Home Bank and Trust Company Building displays good overall exterior and interior integrity in terms of its historic materials, detailing, scale, and overall design, as well as its historic relationship to the surrounding "six-corner" Ashland-Division-Milwaukee commercial intersection. The building exterior retains its important and visually impressive three-story-high, round-arched banking entrance, as well as a plethora of Classical-style ornament, including allegorical low-relief carved-stone figures, pediments, friezes, and cornice.

The building's most noticeable alteration is cast-concrete infill (to visually resemble limestone) in thetwo-story-tall round-arched windows at the base of the building that originally lighted the banking hall. However, the limestone moldings and decoration surrounding the original window



The Home Bank and Trust Company Building retains both good exterior and interior integrity, despite the filling-in of ground-floor round-arched windows. Top: The building just before completion in 1926. Bottom: The building in November 2005.

openings remain, and the infill could be removed and new windows could be reinstalled. Other changes include the replacement of original upper-floor windowswith aluminum sash.

The three-story-high interior banking hall is exceptional in the context of Chicago neighborhood commercial architecture. It retains excellent physical integrity, featuring original marble flooring, marble-clad arcades and balconies, decorative-metal work, historic lighting, and a skylight.

Significant Historical and Architectural Features

Whenever a building, structure, object, or district is under consideration for landmark designation, the Commission on Chicago Landmarks is required to identify the "significant historical and architectural features" of the property. This is done to enable the owners and the public to understand which elements are considered most important to preserve the historical and architectural character of the proposed landmark.

Based upon its evaluation of the Home Bank and Trust Company Building, the Commission recommends that the significant features be identified as:

- All exterior elevations, including rooflines, of the building, and
- the Ashland Avenue vestibule interior; and
- the three-story banking hall interior, including, but not limited to:
  - existing interior window archways around 2nd-floor atrium windows;
  - six historic chandeliers;
  - decorative-metal grillework ornamenting third-floor windows; and
  - beamed ceiling and opalescent-glass skylight.

The west and north elevations of the building will be considered secondary elevations for the purpose of design review by the Commission.

Existing banking hall tables and decorative metal-and-marble banking teller cages would not be considered to be part of the significant features of the banking hall interior. However, best efforts will be made to preserve one representative decorative metal-and-marble teller cage front (approximately 5-6 feet in width). The teller cage would not have to be kept in its current location or configuration, but could be modified and/or relocated to another location in the building, subject to the review and approval of the Commission.

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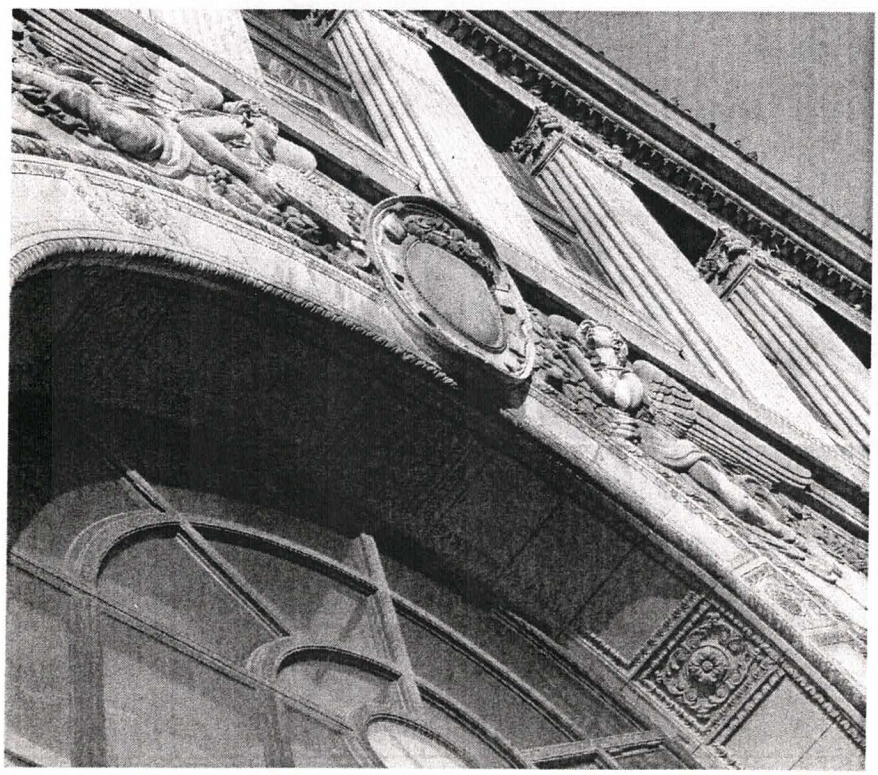
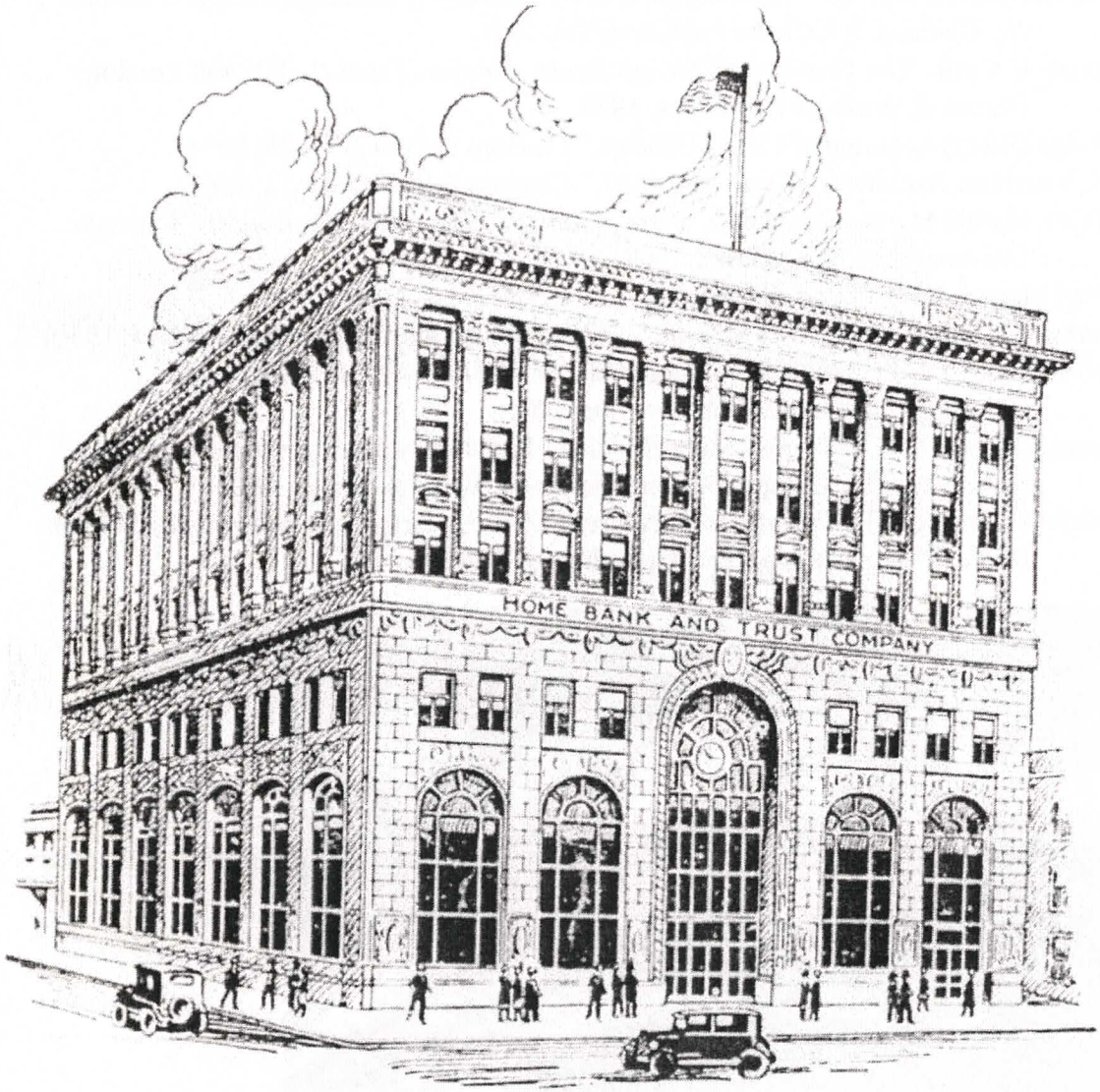


A detail of the building's Ashland elevation.



A perspective drawing of the Home Bank and Trust Building.

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From Mayer & Wade, *Chicago Growth of a Metropolis*: p. 5 (top)
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From Granacki, *Chicago's Polish Downtown:* p. 20.

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